

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI**

In Re:

Elmer L. Richardson,

**Case No. 19-10614-JDW
Chapter 13**

Debtor.

MOTION FOR PERMISSION TO BORROW

Comes now the debtor, by and through counsel, and hereby moves the Court for permission to borrow money for the purpose of purchasing an 18-wheeler and to make the payments outside the plan. In support of said motion, Debtor would show unto the Court that his current truck was involved in an accident, and he is surrendering it to the lienholder. Debtor is a truck driver by trade and is in need of another truck to earn his living. Debtor wishes to purchase an 18-wheeler in the amount that will not exceed \$30,000.00, and the monthly payments on the loan shall not exceed \$800.00.

WHEREFORE, Debtor prays that the Court enter an order for permission to borrow money for the purpose of purchasing an 18-wheeler, and that the Chapter 13 Trustee modify the plan accordingly.

Respectfully submitted,

/s/Jimmy E. McElroy #2540
Attorney for Debtor
3780 S. Mendenhall
Memphis, Tennessee 38115

Certificate of Service

The undersigned certifies that the above motion was mailed VIA United States Postal Service or electronically noticed to all parties listed below on June 24, 2019.

/s/Jimmy E McElroy

Elmer Richardson, 4685 Barn Acre Road, Sardis, MS 38666
Chapter 13 Trustee - sbeasley@barkley13.com
US Trustee - USTPRegion05.AB.ECF@usdoj.gov
All Entities on Matrix (see attached)

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI**

In Re:

Elmer L. Richardson,

**Case No. 19-10614-JDW
Chapter 13**

Debtor.

ORDER FOR PERMISSION TO BORROW (Dkt.)

This cause came before the Court on a motion by Debtor(s) for permission borrow money for the sole purpose of purchasing an 18-wheeler. It appeared that after notice to all interested parties, there was no objection to same, and the Court finds as follows:

The debtor is granted permission to purchase an 18-wheeler for an amount not exceed \$30,000.00, and the monthly payments on the loan shall not exceed \$800.00. The debtor is to make the payments directly to the creditor.

##END OF ORDER##

AGREED:

/s/ Jimmy E. McElroy MSB #2540
Attorney for Debtor
3780 S. Mendenhall Road
Memphis, TN 38115
(901) 363-7283
mcelroylawms@hotmail.com

Label Matrix for local noticing
0537-1
Case 19-10614-JDW
Northern District of Mississippi
Aberdeen
Mon Jun 24 09:57:24 CDT 2019

Capital One
P.O. Box 85149
Richmond, VA 23295-0001

Cenlar FSB
Parker Proctor, Wilson & Associates PLLC
232 Market Street
Flowood, MS 39232-3339

North
Aberdeen
ED Financial
P.O. Box 36008
Knoxville, TN 37930-6008
Rich

Frederick Guice
1189 Askew Lane
Edwards, MS 39066-9789

PRA Receivables Management, LLC
PO Box 41021
Norfolk, VA 23541-1021

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

Regions Bank
P.O. Box 11007
Birmingham, AL 35288-0001

Santander Consumer USA
1601 Elm St., Ste. 800
Dallas, TX 75201-7260

Synchrony
P.O. Box 960061
Orlando, FL 32896-0061

Locke D. Barkley
6360 I-55 North
Suite 140
Jackson, MS 39211-2038

Capital One Bank (USA), N.A.
by American InfoSource as agent
PO Box 71083
Charlotte, NC 28272-1083

Citibank, N.A.
701 East 60th Street North
Sioux Falls, SD 57104-0493

Edfinancial on behalf of US Dept. of Educati
120 N. Seven Oaks Dr.
Knoxville, TN 37922-2359

Jimmy E. McElroy
3780 S. Mendenhall
Memphis, TN 38115-0886

Panola County Chancery Clerk
151 Public Sq. #B
Batesville, MS 38606-2298

Parker Alan Proctor Jr.
232 Market Street
Flowood, MS 39232-3339

Renasant Bank
Cenlar FSB
Attn: Bankruptcy Department
425 Phillips Blvd.
Ewing, NJ 08618-1430

Santander Consumer USA Inc., successor in in
1027 Ninth Street
New Orleans, LA 70115-2357

Synchrony
P.O. Box 965036
Orlando, FL 32896-5036

Rebecca Guion Burton
P.O. Box 320001
Flowood, MS 39232-0001

Cenlar
P.O. Box 77404
Trenton, NJ 08628-6404

Dillards
P.O. Box 5132
Sioux Falls, SD 57117-5132

Farm Service Agency
175 Broome Ridge Road #A
Batesville, MS 38606-3040

Ollo
P.O. Box 92222
Old Bethpage, NY 11804

(p)PANOLA COUNTY TAX COLLECTOR
151 PUBLIC SQUARE SUITE C
BATESVILLE MS 38606-2299

Regions Bank
P.O. Box 10063
Birmingham, AL 35202-0063

Elmer L Richardson
4685 Barn Acre Road
Sardis, MS 38666-5200

Statewide Federal Credit Union
295 E. Layfair Drive
Flowood, MS 39232-9527

TD Retail Card Services
c/o Creditors Bankruptcy Service
P O Box 800849
Dallas, TX 75380-0849

The Bureaus, Inc./Synchrony Bank
c/o PRA Receivables Management, LLC
P O Box 41021
Norfolk, VA 23541-1021

(p) TOWER LOAN
P O BOX 320001
FLOWOOD MS 39232-0001

Tower Loan of Mississippi, LLC
P.O. Box 320001
Flowood, MS 39232-0001

Tradition Auto Sales
137 N. MLK Drive
Indianola, MS 38751-2352

U. S. Trustee
501 East Court Street, Suite 6-430
Jackson, MS 39201-5022

USDA Farm Service Agency
c/o U.S. Attorney
900 Jefferson Avenue
Oxford, MS 38655-3608

Gregory J. Walsh
The Sundmaker Firm, L.L.C.
1027 Ninth Street
New Orleans, LA 70115-2357

Wells Fargo Bank, N.A.
PO Box 10438, MAC F8235-02F
Des Moines, IA 50306-0438

Samuel D. Wright
900 Jefferson Ave.
Oxford, MS 38655-3608

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Panola County Tax Collector
151 Public Sq. #C
Batesville, MS 38606

Portfolio Recovery Associates, LLC
POB 41067
Norfolk VA 23541

Tower Loan
P.O. Box 1647
Batesville, MS 38606

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u) Cenlar FSB

(d) Santander Consumer USA Inc.
1601 Elm St, Suite 800
Dallas, TX 75201-7260

(d) Statewide Federal Credit Union
295 E. Layfair Drive
Flowood, MS 39232-9527

(u) Tower Loan of Mississippi LLC

End of Label Matrix
Mailable recipients 38
Bypassed recipients 4
Total 42